DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Attorney Docket No. 18360/205526

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name.

I believe I am the original) first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

HYBRID CREDIT CARD TRANSACTION SYSTEM,

the specification of which is attached hereto	ch		
OR was filed ona	us United States Applica	tion No. or PCT Internati	onal Application
Number and was	amended on(if ap	pplicable).	
I hereby state that I have specification, including	e reviewed and understa the claims, as amended	nd the contents of the abo by any amendment referr	ove-identified ed to above.
I acknowledge the duty Title 37 Code of Federa	to disclose information l Regulations, § 1.56.	which is material to pater	tability as defined in
§ 365(b) of any foreign a international application America, listed below ar	application(s) for patent which designated at leand and have also identified b of any PCT Internationa	tle 35, United States Codor inventor's certificate, of stone country other than selow any foreign applicated application having a fili	or § 365(a) of any PCT the United States of tion for patent or
· Nonc			Yes No
Number	Country	MM/DD/YYYY Filed	Priority Claimed

MM/DD/YYYY Filed

MM/DD/YYYY Filed

Country

Country

Yes No

No

Priority Claimed Ycs

Priority Claimed

Number

Number

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below.

None	
Application Number	Filing Date (MM/DD/YYYY)
Application Number	Filing Date (MM/DD/YYYY)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application (37 C.F.R. § 1.63(d)).

None		
Application No.	Filing Date	Status Patented/Pending/Abandoned
Application, No.	Filing Date	Status Patented/Pending/Abandoned
Application No.	Filing Date	Status Patented/Pending/Abandoned

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the practitioners associated with the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number:

Customer Number 000826

Direct telephone calls to:

Gregory J. Carlin

Registration No. 45,607

Date: 3/19/01

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Full name of (first/sole) inventor!

Kevin W. Spear

Inventor's

Signature:

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